

Fact Sheet: Dental Coverage



This fact sheet is designed to help you assess available options. It does not imply endorsement of any option by the Washington State Office of the Insurance Commissioner or its SHIBA HelpLine service.

Dental programs and plan offerings change often. Although we strive to keep our information up to date, please contact companies or programs directly to find out what is currently being offered.

Dental Insurance

There are a number of dental insurance plans available today, each with different coverage and restrictions. The majority of plans are offered by employers to eligible employees and their dependents. The specifics of each plan are outlined in the plan contract or benefit booklet, which can be obtained from your company's human resources department.

Individual dental insurance plans are more difficult to obtain. For information on companies offering dental insurance in Washington, call the Insurance Commissioner's toll-free Hotline at **(800) 562-6900**. You can then call carriers to see if they are offering individual plans. (Carriers may change at any time, so call for up-to-date information.)

Before purchasing dental insurance, ask yourself the following questions:

- ➔ Do I expect or need major dental work, or will regular exams and cleanings be sufficient?
- ➔ When was the last time I saw a dentist, and will I need x-rays or other services?
- ➔ When I compare the cost of premiums, deductibles, and co-pays to the amount I would pay if I had no insurance, which is more cost-effective?

All dental plans are designed differently. You should get a clear picture of the costs and benefits of any policy you consider. Make sure you get answers from the insurance agent or company in writing.

It's also important to know which dentists participate in the plan. Under some plans, treatment performed by a dentist outside the network will not be covered—or will be covered at a lower amount—than treatment by a participating dentist.

NOTE: Dentists in the same office are not always in the same network.

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Use the following worksheet to compare plans:

Dental Plan Comparison Worksheet			
	OPTION 1:	OPTION 2:	OPTION 3:
Premiums			
Co-payments			
Deductibles			
Pre-existing condition exclusions/wait periods			
Annual or lifetime maximum benefits			
Limits on the number of visits per year			
Other exclusions and limitations			
Other considerations			

CATEGORIES OF DENTAL INSURANCE PLANS

There are several categories of dental insurance plans:

➔ **Fee for Service (FFS) Plans:**

These usually allow patients to see dentists of their choice. The plans typically pay either a percentage of the dentist's fee, or set a "reasonable" or "customary" fee limit. These amounts do not always cover the full cost of the service, and the patient must pay the difference.

➔ **Preferred Provider Organization (PPO) Plans:**

Under these plans, members receive the most comprehensive benefits by seeing preferred dentists. Patients who see dentists outside the network may receive reduced benefits or no coverage at all.

➔ **HMO (or Capitated) Plans:**

Patients must see a dentist within the network in order to have the service covered and are sometimes required to pay a co-pay, depending on the plan.

For more information on companies currently licensed to sell dental insurance in Washington, call the Insurance Commissioner's Consumer Protection Hotline toll-free at **(800) 562-6900**.

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Medicaid and Children's Health Insurance Program (CHIP)

If you have low to moderate income and meet other requirements, you and your children may be eligible for free or low-cost state insurance from Medicaid or the Children's Health Insurance Program (CHIP). Both cover medical services, but not all Medicaid programs offer dental coverage. CHIP includes coverage for vision and dental care for children.

Contact your local Department of Health and Social Services (DSHS) Community Service Office (CSO), or contact the programs directly at the phone numbers below.

Medicaid: (800) 562-3022

<http://maa.dshs.wa.gov>

CHIP: (877) 543-7669

<http://maa.dshs.wa.gov/CHIP>

Mobile Dental Vans

Dental clinics on wheels also offer service in some counties. Like community clinics, they are operated independently, and have their own eligibility criteria. Contact any of the van services below for a schedule and to arrange an appointment. Contact SHIBA HelpLine for additional information on mobile dental vans in your county: (800) 562-6900.

WSDA SMILEMOBILE

The SmileMobile brings oral health services to children from low-income families who would not otherwise have access to dentistry. The mobile clinic is supported by teams of volunteer dental professionals from each community it visits. Services range from examinations and preventive care to fillings and minor oral surgery - all provided at little or no cost to patients.

WSDA SmileMobile: (800) 367-4104

smilemobile@deltadentalwa.com

http://www.ddpwa.com/wdsfoundation/w_5.htm

NORTHWEST MEDICAL TEAMS MOBILE DENTAL CLINIC PROGRAM

Eight mobile dental vans with nearly 800 dental volunteers hold dental clinics in Pierce, King, Snohomish, Skagit, Thurston & Lewis counties. The program serves low-income/homeless individuals and migrant farm workers of all ages.

NW Medical Teams: (800) 959-4325 (425) 454-8326 ext. 17

<http://www.nwmedicalteams.org>

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Community Dental Clinics

Community health and dental clinics operate in every Washington county. Each is operated independently, and has its own rules for eligibility and cost of care. Search for a community dental clinic near you on the website below, or contact **SHIBA HelpLine** at (800) 562-6900.

Community Health Clinics: <http://www.chs.hca.wa.gov>

Dental Schools

DENTAL HYGIENE SCHOOLS

Some dental hygiene schools offer free or low-cost dental exams and cleanings as training for their students. For more information about services, costs, and how to set up an appointment, contact them directly.

- Clark College in Vancouver: (360) 992-2158
- Columbia Basin College in Pasco: (509) 547-0511
- Eastern Washington University in Spokane: (509) 368-6510
- Lake Washington Technical College in Kirkland: (425) 739-8130
- Pierce College in Ft. Steilacoom: (253) 964-6694
- Shoreline Community College in Edmonds: (206) 546-4711
- Yakima Valley Community College in Yakima: (509) 574-4920

UNIVERSITY OF WASHINGTON SCHOOL OF DENTISTRY

The University of Washington's dental school in Seattle offers a full range of dental services, performed by students, at 20-40% less than private practice dentists. Appointments are made based on the school's need for new patients. Treatments may take longer than in a private dental practice because students are learning.

Interested individuals must call to set up a New Patient Screening Examination. The cost for the exam is \$11 or a DSHS Medical Coupon. If accepted as a patient, you are then scheduled for a general assessment; the cost is \$123 for the exam & X-rays. All patients must pay for treatment at the time of each appointment.

UW School of Dentistry: (206) 616-6996 <http://www.dental.washington.edu>

New Patients: (206) 685-9014

Registration: (206) 543-5830

Emergencies: (206) 543-5850

No Existing Teeth: (206) 543-5991

Pedodontics: (206) 543-3525 **Program for disabled children, adults and elderly.*

DECOD*: (206) 543-4619

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Other Resources

WSDA Outreach (formerly called WSDA Access)

Serves elderly patients (age 65 or older), people with Alzheimer's Disease, and disabled adults age 18 and older. Patients must have no current dental insurance (including Medicaid coupon) and meet income requirements (less than \$23,275 for individuals or \$31,225 for families of two or more as of November 2004).

Participating dentists and dental labs agree to reduce fees by at least 25% for those who qualify. Dentists have the right to accept or refuse patients at the initial visit.

WSDA Outreach: (206) 448-1914 www.wsda.org

Seniors & Alzheimer's patients contact local Area Agency on Aging (AAA)/Senior Information & Assistance offices.

Disabled patients call the Washington State Dental Association at (800) 448-3368 or in King County (206) 448-1914.

Access to Baby & Child Dentistry (ABCD)

ABCD focuses on preventive and restorative dental care for Medicaid-eligible children from birth to age six, with emphasis on enrollment by age one. It is based on the premise that starting dental visits early will yield positive behaviors by both parents and children, helping to control cavities and reduce the need for costly future work.

Washington Dental Service Foundation provided start-up funds for nine programs in the state—Yakima, Spokane, Benton-Franklin, Mason, Thurston, Whatcom, Island, Snohomish, Lewis, King and Chelan-Douglas-Okanogan counties.

ABCD: (206) 528-7375

www.abcd-dental.org

American Dental Association—

National Foundation of Dentistry for the Handicapped

Provides services to people who are indigent, elderly, disabled and medically compromised. Services are provided by volunteer practitioners. Residents in King County can apply with the local program. Residents of other counties must apply with the national program.

Seattle-King County Donated Dental Services Program: (206) 441-8777

National Donated Dental Services Program: (800) 365-7229

www.nfdh.org

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More information about health insurance, health care access, and prescription access is available at the web address or phone number below.

Consumer Protection

Insurance Commissioner's Toll-Free Hot Line

1-800-562-6900

TDD: 1-360-586-0241

www.insurance.wa.gov



Consumer Advocacy

Expert professional staff answer questions and educate you regarding problems with most kinds of insurance—**auto, life, disability, health, homeowner/tenant, or other**. We have the authority to investigate complaints against insurers and agents, provide dispute resolution, and enforce insurance law on your behalf.

SHIBA* HelpLine

*** (Statewide Health Insurance Benefits Advisors HelpLine)**

Expertly-trained volunteer counselors assist and advocate for you regarding **health insurance** and **health care/prescription access**. Individual counseling and group education is offered in local communities statewide, educating on rights and options, private insurance, public programs, policies, billings, appeals, and more.

All OIC consumer protection services and resources are confidential, impartial, and offered free of charge to Washington state consumers of all ages.